



The following fee structure comprises all requirements and fees for SFCU services and account violations. Please note that all items are subject to change. Effective January 10, 2021.

Savings Account (Regular Shares)	
Account Opening Fees	
Minimum Deposit to Open	\$5.00
Monthly Maintenance Fee (Waived with \$5 balance)	\$10.00
Funds Transfer Fees	
Automated Transfers (Intra-Account Transfers)	Free & Unlimited
BillPay	Free & Unlimited
Incoming Domestic Wires	Free & Unlimited
Incoming International Wires	Free & Unlimited
Incoming ACHs	Free & Unlimited
Outgoing ACHs	Free & Unlimited
Outgoing Domestic Wires	\$10.00
Outgoing International Wires	\$10.00
Negative Balance and Overdraft Protection Fees	
Negative Balance Fee	\$20.00/week
Non-Sufficient Funds ¹	\$20.00
Standard Overdraft Protection (Checking to Savings Sweep)	\$10.00/use
Full Overdraft Protection (Courtesy Pay)	\$20.00/use
Debit Card and ATM Fees	
VISA Check Card	Free
Additional VISA Check Cards	Free
SFCU-owned ATM Access	Free
Overnight Debit Card Delivery	\$25.00
On-Network ATMs	\$2.00*
Off-Network ATMs	\$2.00*
Inactive Account and Other Fees	
Inactive Account (after 1 year of inactivity)	\$25.00/month**
Cashier's Check Fee	\$3.00
Online Statements	Free
Paper Statements	\$2.00/month
Early Closure Fee ²	\$0.00
Returned Item ³	Free
Stop Payment	Free
Check Copy	Free
Returned Statement	Free
Maximum Outgoing Transactions	6
Additional Outgoing Transactions Fee (after max of 6)	\$10.00/month

- ¹ Includes bounced checks and EFTs
- ² Early closure occurs if account is closed within 180 days of opening
- ³ Bad check deposit
- * Does not include other financial institutions' ATM surcharge fees
- ** Inactive accounts are defined as accounts with no transaction activity for 1 year



Checking Account (Regular)	
Account Opening Fees	
Minimum Deposit to Open	\$0.00
Monthly Maintenance Fee	\$0.00
Funds Transfer Fees	
Automated Transfers (Intra-Account Transfers)	Free & Unlimited
BillPay	Free & Unlimited
Incoming Domestic Wires	Free & Unlimited
Incoming International Wires	\$10.00
Incoming ACHs	Free & Unlimited
Outgoing ACHs	Free & Unlimited
Outgoing Domestic Wires	\$10.00
Outgoing International Wires	\$10.00
Negative Balance and Overdraft Protection Fees	
Negative Balance Fee	\$20.00/week
Non-Sufficient Funds ¹	\$20.00
Standard Overdraft Protection (Checking to Savings Sweep)	\$10.00/use
Full Overdraft Protection (Courtesy Pay)	\$20.00/use
Debit Card and ATM Fees	
VISA Check Card	Free
Additional VISA Check Cards	\$5.00
SFCU-owned ATM Access	Free
Overnight Debit Card Delivery	\$25.00
On-Network ATMs	Free*
Off-Network ATMs	\$2.00*
Inactive Account and Other Fees	
Inactive Account (after 1 year of inactivity)	\$25.00/month**
Cashier's Check Fee	\$3.00
Online Statements	Free
Paper Statements	\$3.00/month
Early Closure Fee ²	\$0.00
Returned Item ³	Free
Stop Payment	Free
Check Copy	Free
Returned Statement	Free
Maximum Outgoing Transactions	Unlimited
Additional Outgoing Transactions Fee (after max of 6)	N/A

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Signature Checking Account	
Account Opening Fees	
Minimum Deposit to Open	\$2,500.00
Monthly Maintenance Fee (Waived with \$2,500 balance)	\$20.00
Funds Transfer Fees	
Automated Transfers (Intra-Account Transfers)	Free & Unlimited
BillPay	Free & Unlimited
Incoming Domestic Wires	Free & Unlimited
Incoming International Wires	Free & Unlimited
Incoming ACHs	Free & Unlimited
Outgoing ACHs	Free & Unlimited
Outgoing Domestic Wires	\$5.00
Outgoing International Wires	\$5.00
Negative Balance and Overdraft Protection Fees	
Negative Balance Fee	\$20.00/week
Non-Sufficient Funds ¹	\$20.00
Standard Overdraft Protection (Checking to Savings Sweep)	\$10.00/use
Full Overdraft Protection (Courtesy Pay)	\$20.00/use
Debit Card and ATM Fees	
VISA Check Card	Free
Additional VISA Check Cards	Free
SFCU-owned ATM Access	Free
Overnight Debit Card Delivery	\$25.00
On-Network ATMs	Free*
Off-Network ATMs	\$2.00*
Inactive Account and Other Fees	
Inactive Account (after 1 year of inactivity)	\$25.00/month**
Cashier's Check Fee	Free
Online Statements	Free
Paper Statements	\$2.00/month
Early Closure Fee ²	\$0.00
Returned Item ³	Free
Stop Payment	Free
Check Copy	Free
Returned Statement	Free
Maximum Outgoing Transactions	Unlimited
Additional Outgoing Transactions Fee (after max of 6)	N/A

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- ³ Bad check deposit
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Club Checking Account	
Account Opening Fees	
Minimum Deposit to Open	\$0.00
Monthly Maintenance Fee	\$0.00
Funds Transfer Fees	
Automated Transfers (Intra-Account Transfers)	Free & Unlimited
BillPay	Free & Unlimited
Incoming Domestic Wires	\$10.00
Incoming International Wires	\$10.00
Incoming ACHs	Free & Unlimited
Outgoing ACHs	Free & Unlimited
Outgoing Domestic Wires	\$20.00
Outgoing International Wires	\$20.00
Negative Balance and Overdraft Protection Fees	
Negative Balance Fee	\$20.00/week
Non-Sufficient Funds ¹	\$20.00
Standard Overdraft Protection (Checking to Savings Sweep)	\$10.00/use
Full Overdraft Protection (Courtesy Pay)	\$20.00/use
Debit Card and ATM Fees	
VISA Check Card	Free
Additional VISA Check Cards	Free
SFCU-owned ATM Access	Free
Overnight Debit Card Delivery	\$25.00
On-Network ATMs	Free
Off-Network ATMs	\$2.00*
Inactive Account and Other Fees	
Inactive Account (after 1 year of inactivity)	\$25.00/month**
Cashier's Check Fee	\$3.00
Online Statements	Free
Paper Statements	\$3.00/month
Early Closure Fee ²	\$0.00
Returned Item ³	\$5.00/item
Stop Payment	\$8.00
Check Copy	Free
Returned Statement	\$10.00
Maximum Outgoing Transactions	Unlimited
Additional Outgoing Transactions Fee (after max of 6)	N/A

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- ³ Bad check deposit
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Quaker Checking	
Account Opening Fees	
Minimum Deposit to Open	\$0.00
Monthly Maintenance Fee	\$0.00
Funds Transfer Fees	
Automated Transfers (Intra-Account Transfers)	Free & Unlimited
BillPay	Free & Unlimited
Incoming Domestic Wires	Free & Unlimited
Incoming International Wires	Free & Unlimited
Incoming ACHs	Free & Unlimited
Outgoing ACHs	Free & Unlimited
Outgoing Domestic Wires	\$10.00
Outgoing International Wires	\$10.00
Negative Balance and Overdraft Protection Fees	
Negative Balance Fee	\$10.00/week
Non-Sufficient Funds (First 1 per month)	Free
Non-Sufficient Funds ¹ (After 1st per statement period)	\$10.00
Standard Overdraft Protection (Checking to Savings Sweep)	Free
Full Overdraft Protection (Courtesy Pay)	\$10.00/use
Debit Card and ATM Fees	
VISA Check Card	Free
Additional VISA Check Cards	Free
SFCU-owned ATM Access	Free
Overnight Debit Card Delivery	\$25.00
On-Network ATMs	Free
Off-Network ATMs	Free*
Inactive Account and Other Fees	
Inactive Account (after 1 year of inactivity)	\$25.00/month**
Cashier's Check Fee	Free
Online Statements	Free
Paper Statements	Free
Early Closure Fee ²	Free
Returned Item ³	Free
Stop Payment	Free
Check Copy	Free
Returned Statement	Free
Maximum Outgoing Transactions	Unlimited
Additional Outgoing Transactions Fee (after max of 6)	N/A

¹ Includes bounced checks and EFTs
² Early closure occurs if account is closed within 180 days of opening
³ Bad check deposit
* Does not include other financial institutions' ATM surcharge fees
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Alumni Checking	
Account Opening Fees	
Minimum Deposit to Open	\$0.00
Monthly Maintenance Fee	\$0.00
Funds Transfer Fees	
Automated Transfers (Intra-Account Transfers)	Free & Unlimited
BillPay	Free & Unlimited
Incoming Domestic Wires	\$10.00
Incoming International Wires	\$15.00
Incoming ACHs	Free & Unlimited
Outgoing ACHs	Free & Unlimited
Outgoing Domestic Wires	\$15.00
Outgoing International Wires	\$20.00
Negative Balance and Overdraft Protection Fees	
Negative Balance Fee	\$20.00/week
Non-Sufficient Funds ¹	\$20.00
Standard Overdraft Protection (Checking to Savings Sweep)	\$10.00
Full Overdraft Protection (Courtesy Pay)	\$20.00/use
Debit Card and ATM Fees	
VISA Check Card	Free
Additional VISA Check Cards	Free
SFCU-owned ATM Access	Free
Overnight Debit Card Delivery	\$25.00
On-Network ATMs	Free
Off-Network ATMs	Free*
Inactive Account and Other Fees	
Inactive Account (after 1 year of inactivity)	\$25.00/month**
Cashier's Check Fee	\$3.00
Online Statements	Free
Paper Statements	\$3.00/month
Early Closure Fee ²	Free
Returned Item ³	Free
Stop Payment	Free
Check Copy	Free
Returned Statement	Free
Maximum Outgoing Transactions	Unlimited
Additional Outgoing Transactions Fee (after max of 6)	N/A

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Alumni Savings Account	
Account Opening Fees	
Minimum Deposit to Open	\$500.00
Monthly Maintenance Fee (Waived with \$500 balance)	\$20.00
Funds Transfer Fees	
Automated Transfers (Intra-Account Transfers)	Free & Unlimited
BillPay	Free & Unlimited
Incoming Domestic Wires	\$10.00
Incoming International Wires	\$15.00
Incoming ACHs	Free & Unlimited
Outgoing ACHs	Free & Unlimited
Outgoing Domestic Wires	\$15.00
Outgoing International Wires	\$20.00
Negative Balance and Overdraft Protection Fees	
Negative Balance Fee	\$20.00/week
Non-Sufficient Funds ¹	\$20.00
Standard Overdraft Protection (Checking to Savings Sweep)	\$10.00/use
Full Overdraft Protection (Courtesy Pay)	\$20.00/use
Debit Card and ATM Fees	
VISA Check Card	Free
Additional VISA Check Cards	Free
SFCU-owned ATM Access	Free
Overnight Debit Card Delivery	\$25.00
On-Network ATMs	Free
Off-Network ATMs	Free*
Inactive Account and Other Fees	
Inactive Account (after 1 year of inactivity)	\$25.00/month**
Cashier's Check Fee	\$3.00
Online Statements	Free
Paper Statements	\$3.00/month
Early Closure Fee ²	Free
Returned Item ³	Free
Stop Payment	Free
Check Copy	Free
Returned Statement	Free
Maximum Outgoing Transactions	6
Additional Outgoing Transactions Fee (after max of 6)	\$10.00/month

- ¹ Includes bounced checks and EFTs
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- ³ Bad check deposit
- * Does not include other financial institutions' ATM surcharge fees
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Money Market Shares	
Account Opening Fees	
Minimum Deposit to Open	\$0.00***
Monthly Maintenance Fee	\$0.00***
Funds Transfer Fees	
Automated Transfers (Intra-Account Transfers)	Free & Unlimited
BillPay	Free & Unlimited
Incoming Domestic Wires	Free & Unlimited
Incoming International Wires	Free & Unlimited
Incoming ACHs	Free & Unlimited
Outgoing ACHs	Free & Unlimited
Outgoing Domestic Wires	\$10.00
Outgoing International Wires	\$10.00
Negative Balance and Overdraft Protection Fees	
Negative Balance Fee	\$20.00/week
Non-Sufficient Funds ¹	\$20.00
Standard Overdraft Protection (Checking to Savings Sweep)	\$10.00/use
Full Overdraft Protection (Courtesy Pay)	\$20.00/use
Debit Card and ATM Fees	
VISA Check Card	Free
Additional VISA Check Cards	Free
SFCU-owned ATM Access	Free
Overnight Debit Card Delivery	\$25.00
On-Network ATMs	\$2.00*
Off-Network ATMs	\$2.00
Inactive Account and Other Fees	
Inactive Account (after 1 year of inactivity)	\$25.00/month**
Cashier's Check Fee	\$3.00
Online Statements	Free
Paper Statements	\$2.00/month
Early Closure Fee ²	\$0.00
Returned Item ³	Free
Stop Payment	Free
Check Copy	Free
Returned Statement	Free
Maximum Outgoing Transactions	6
Additional Outgoing Transactions Fee (after max of 6)	\$10.00/month

- ¹ Includes bounced checks and EFTs
- ² Early closure occurs if account is closed within 180 days of opening
- ³ Bad check deposit
- * Does not include other financial institutions' ATM surcharge fees
- ** Inactive accounts are defined as accounts with no transaction activity for 1 year
- *** Does not include minimum balances required for promotional rate accounts



Breakdown of Common Fees

Monthly Maintenance Fee:	To maintain your account, the SFCU charges \$10 per month for your savings account or \$20 per month for your Signature Checking or Alumni Savings Account. However, this maintenance fee may be waived by maintaining at least \$5 in your Savings Account, \$2,500 in your Signature Checking Account, or \$500 in your Alumni Savings Account. Special requirements may apply to promotional accounts
Inactive Account:	If your account is inactive for 12 consecutive months, a fee of \$25 per month will be assessed for each month your account is inactive onward. This applies to all account.
Returned Statements:	On the first returned statement, we will notify you to update your address at no penalty. Consequent returned statements will also incur no penalty; however, upon a subsequent returned statement, paper statements will not be sent until the address associated with the account is updated.
On-Network ATMs:	On-network ATMs are any Allpoint™ network or SFCU-owned ATMs. On-network ATMs are surcharge free for all SFCU members with a checking or savings account, and will never result in fees from any financial institution.
Off-Network ATMs:	Off-network ATMs are any non-Allpoint™ network and non-SFCU-owned ATMs. Off-network ATMs are surcharge free for all SFCU members with a checking or savings account, but may result in surcharge fees charged by other financial institutions, such as the owner of the ATM.
Cashier's Checks:	There is a fee of \$3 for each time you request a cashier's check. This fee is waived for members with a Signature Checking account or a Quaker Checking account.
Negative Balance Fee:	If at any point during the month your account becomes negative, you will be assessed a fee. This fee will repeat weekly until the account becomes positive.
Non-Sufficient Funds:	If your account does not have enough funds to cover a payment, SFCU denies the transaction and a fee is charged. This includes bounced checks, ACH, and recurring POS but does not include one-time debit card and ATM transactions. This fee is waived once per month with a Quaker Checking account
Standard Overdraft Protection (Savings to Checking Sweep):	You are automatically enrolled in this service. There is a \$10 charge for Regular Checking account holders if SFCU has to transfer funds from your savings to checking account to cover a transaction.
Full Overdraft Protection (Courtesy Pay):	This is a service that you must opt into. When you enroll in Courtesy Pay, we will be paying for your transactions to allow your account to go fee. If you have a checking account, standard savings to checking sweep will apply first before overdraft protection kicks in.
Returned Item:	If you deposit a check that SFCU cannot collect the funds for, the originally deposited funds will be withdrawn from your account.
Paper Statements Fee	Monthly paper statements will now be charged at \$2.00 per month. This fee is waived with a Quaker Checking account.